

IA BANCORP INC.

	CPP Disbursement Date 09/18/2009	RSSD (Holding Company) 3370012	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$188	\$213	13.0%	
Loans	\$139	\$148	6.3%	
Construction & development	\$6	\$2	-62.5%	
Closed-end 1-4 family residential	\$21	\$19	-10.3%	
Home equity	\$9	\$10	11.5%	
Credit card	\$0	\$0		
Other consumer	\$1	\$0	-34.4%	
Commercial & Industrial	\$13	\$17	29.7%	
Commercial real estate	\$87	\$98	11.6%	
Unused commitments	\$18	\$23	25.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$16	\$20	24.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$9	\$27	218.4%	
Cash & balances due	\$17	\$12	-28.4%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$171	\$196	14.6%	
Deposits	\$145	\$169	16.5%	
Total other borrowings	\$25	\$26	4.0%	
FHLB advances	\$10	\$11	10.2%	
Equity				
Equity capital at quarter end	\$17	\$17	-2.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	9.0%	8.7%	--	
Tier 1 risk based capital ratio	12.8%	12.3%	--	
Total risk based capital ratio	14.1%	13.6%	--	
Return on equity ¹	6.4%	1.4%	--	
Return on assets ¹	0.6%	0.1%	--	
Net interest margin ¹	4.0%	3.9%	--	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	60.1%	85.9%	--	
Loss provision to net charge-offs (qtr)	-10.3%	-166.1%	--	
Net charge-offs to average loans and leases ¹	0.4%	-0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	0.0%	12.7%	0.0%	0.0%
Closed-end 1-4 family residential	4.1%	1.2%	0.0%	0.0%
Home equity	1.9%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	19.4%	0.0%	0.0%	0.0%
Commercial & Industrial	10.4%	3.8%	0.0%	0.0%
Commercial real estate	4.4%	2.7%	0.2%	0.0%
Total loans	4.6%	2.6%	0.1%	0.0%